## MBINED DECLARATION AND POWER OF ATTORNEY IN ORIGINAL APPLICATION

Attorney Docket No. UV-103J

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name; that

I verily believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named below) of the invention entitled: PREDICTIVE ALGORITHMIC MODEL described and claimed in the specification of U.S. Serial No. 10/042,509, filed January 8, 2002, that I understand the content of said specification, including the claims, that I do not know and do not believe the same was ever known or used in the United States of America before my or our invention thereof, or patented or described in any printed publication in any country before my or our invention thereof more than one year prior to this application, that the invention has not been patented or made the subject of an inventor's certificate issued before the date of this application in any country foreign to the United States of America on an application filed by me or my legal representatives or assigns more than twelve months prior to this application, that I acknowledge my duty to disclose information of which I am aware which is known to be material to patentability in accordance with 37 CFR 1.56, and that I have reviewed and understand the contents of the specification, including the claims, as amended by any amendment specifically referred to in the oath or declaration, and that no application for patent or inventor's certificate on this invention has been filed in any country foreign to the United States of America prior to this application by me or my legal representatives or assigns, except as follows: None.

I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

Joseph S. Iandiorio

Kirk Teska

Jason D. Shanske

Thomas E. Thompkins, Jr.

Reg. No. 23,095

Reg. No. 36,291

Reg. No. 43,915

Reg. No. 47,136

Rey J. Coleman

R. Steve Rosenholm

Reg. No. 48,863 Reg. No. 45,283

Address all telephone calls to the above named attorneys and/or agents at (781) 890-5678. Address all correspondence to Iandiorio & Teska, 260 Bear Hill Road, Waltham, MA 02451-1018.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereby

thereon.			
Full dame of 1st or sole inventor  David J. Elliott	Inventor's signature		Date 318.02
Residence 147 Rice Road, Wayland, MA 01778		Citizenship U.S.	
Post office address 147 Rice Road, Wayland, MA 01778			
Full name of 2nd inventor Steven A. Lis	Inventor's signature	4	Date 3/2462
Residence 254 Marked Tree Road, Needham, MA 02492		Citizenship U.S.	
Post office address 254 Marked Tree Road, Needham, MA 02492			
Full name of 3rd inventor	Inventor's signature		Date
Residence		Citizenship	
Post office address			